

EXHIBIT 1



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Transcript of Ruth Smith

Date: December 2, 2022

Case: Smith -v- SunPath, Ltd.

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December 2, 2022

<p style="text-align: right;">145</p> <p>1 American Protection from Samantha Yaeger that we 2 discussed earlier, is there a reason you didn't 3 respond in any way including to request not to 4 receive any more calls? 5 A No. I just didn't -- you know, I wasn't 6 interested in getting the insurance. 7 Q Right, but you weren't interested in 8 receiving additional calls, correct? 9 A Correct. 10 Q So is there a reason why you didn't 11 respond to that e-mail stating that you didn't 12 wish to receive additional calls? 13 A So I -- you know, I forwarded it to my 14 counsel. 15 MR. CAFFAS: Can you read the question 16 back, Kelly. 17 (The reporter read the requested 18 question.) 19 BY MR. CAFFAS: 20 Q Can you repeat your response? 21 A Okay. So I guess I didn't want to 22 correspond with the e-mail because I didn't want</p>	<p style="text-align: right;">147</p> <p>1 with the correspondents. 2 BY MR. CAFFAS: 3 Q You contend that June 9 was the last 4 call that you received that you're seeking damages 5 for in this case? 6 A Again, whatever I provided initially was 7 correct, but I know that there's the call logs 8 that were received. So that is correct, what's in 9 the logs. 10 Q Can you clarify what you mean by that? 11 A So when I submitted all the 12 documentation that I had, that was to the best of 13 my knowledge at the time, but I understand that 14 the call logs have different information, and they 15 are -- they are correct. 16 Q And when you say the call logs, are you 17 referring to call logs that you believe your 18 counsel has received but you have not yet 19 reviewed? 20 A Yes. They just came this week, yes. 21 Q So when you say that you believe that 22 the call logs confirm this not to be the case, is</p>
<p style="text-align: right;">146</p> <p>1 any more, you know, back and forth. 2 Q And you didn't think that requesting to 3 not to receive more calls would be an approach to 4 not receiving more calls? 5 MR. SMITH: Object to form. 6 BY MR. CAFFAS: 7 Q You can answer. 8 A You said to object to not receiving more 9 calls? I'm sorry. 10 MR. CAFFAS: Kelly, could you read my 11 question again, please. 12 (The reporter read the requested 13 question.) 14 A So based on here, I stated that I didn't 15 want to receive more calls. 16 BY MR. CAFFAS: 17 Q So you thought that forwarding this 18 e-mail to an attorney rather than making a call or 19 making a request not to receive more calls would 20 be the best option to cease receiving calls? 21 MR. SMITH: Object to form. 22 A Yeah. I just -- I didn't want to engage</p>	<p style="text-align: right;">148</p> <p>1 that based on representations from counsel? 2 A Because it's an accurate -- because of 3 the logs that were received by the company versus 4 what I have. 5 Q Right. And I'm just saying you haven't 6 reviewed these call logs that you're referring to, 7 right? 8 A Correct. 9 Q So how do you know that the call logs 10 confirm this? 11 A I rely on my counsel. 12 Q Do you believe that SunPath is the only 13 company that administers vehicle service 14 contracts? 15 A No. 16 Q So you're saying that if you received a 17 call soliciting you for vehicle service contracts 18 without mentioning they're SunPath's vehicle 19 service contracts, those would not be about 20 SunPath vehicle service contracts, right? 21 A They may or may not. 22 Q How do you discern the difference if</p>

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1 CERTIFICATE OF SHORTHAND REPORTER

2 ELECTRONIC NOTARY PUBLIC

3 I, Kelly Carnegie, Certified Shorthand

4 Reporter, Registered Professional Reporter, the

5 officer before whom the foregoing proceedings were

6 taken, do hereby certify that the foregoing

7 transcript is a true and correct record of the

8 proceedings; that said proceedings were taken by

9 me stenographically and thereafter reduced to

10 typewriting under my direction; that reading and

11 signing was requested; and that I am neither

12 counsel for, related to, nor employed by any of

13 the parties to this case and have no interest,

14 financial or otherwise, in its outcome.

15 IN WITNESS WHEREOF, I have hereunto

16 electronically set my hand and affixed my notarial

17 seal this 5th day of December, 2022.

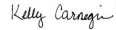
18

My commission expires:

19 July 31, 2026

20

21

A handwritten signature in cursive script, appearing to read "Kelly Carnegie", is written over a horizontal line.

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22 COMMONWEALTH OF VIRGINIA - PRINCE WILLIAM COUNTY

Notary Registration Number: 7060756